

Information to identify the case:

Debtor 1	JOHN J. EICHMANN	Social Security number or ITIN	xxx-xx-3832
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number:	17-29583-JNP		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

JOHN J. EICHMANN

2/15/23

By the court: Jerrold N. Poslusny Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
JOHN J. EICHMANN
Debtor

Case No. 17-29583-JNP
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1
Date Rcvd: Feb 15, 2023

User: admin
Form ID: 3180W

Page 1 of 3
Total Noticed: 39

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 17, 2023:

Recip ID	Recipient Name and Address
db	+ JOHN J. EICHMANN, 55 EAST OAK AVE., Moorestown, NJ 08057-2537
517089077	CITICARDS CBNA, POB, Sioux Falls, SD 57117
517089080	+ DITECH FINANCIAL LLC, PO BOX 7169, Pasadena, CA 91109-7169
517268929	Ditech Financial LLC fka Green Tree Servicing LLC, P.O. Box 6154, Rapid City, South Dakota 57709-6154
517089081	+ JACQUELINE EICHMANN, 55 EAST OAK AVE., Moorestown, NJ 08057-2537
517089084	+ JOHN EICHMANN, PC, 212 HADDON AVE., Collingswood, NJ 08108-1124
517089091	NEW JERSEY DIVISION OF TAXATION, REVENUE PROCESSING CENTER, CORPORATION BUSINESS TAX, PO BOX 257, Trenton, NJ 08646-0257
517089093	+ PNC BANK, PO BOX 747032, Pittsburgh, PA 15274-7032
517184117	State of New Jersey, Division of Taxation, P.O. Box 245, Trenton, NJ 08695-0245

TOTAL: 9

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Feb 15 2023 20:43:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Feb 15 2023 20:43:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+ Email/Text: RASEBN@raslg.com	Feb 15 2023 20:42:00	LoanCare, LLC, RAS Crane, LLC, 10700 Abbott'Bridge s Road, Suite 170, Duluth, GA 30097-8461
517089070	Email/Text: ebnbankruptcy@ahm.honda.com	Feb 15 2023 20:43:00	American Honda Finance, Po Box 168088, Irving, TX 75016
517110797	Email/Text: ebnbankruptcy@ahm.honda.com	Feb 15 2023 20:43:00	American Honda Finance Corporation, National Bankruptcy Center, P.O. Box 168088, Irving, TX 75016-8088
517089073	+ EDI: BANKAMER.COM	Feb 16 2023 01:39:00	Bank Of America, Nc4-105-03-14, Po Box 26012, Greensboro, NC 27420-6012
517258683	+ EDI: BANKAMER2.COM	Feb 16 2023 01:39:00	Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
517089076	EDI: CITICORP.COM	Feb 16 2023 01:39:00	CITIBUSINESS CARDS, PO BOX 9001037, Louisville, KY 40290-1037
517089075	+ EDI: CITICORP.COM	Feb 16 2023 01:39:00	Citibank / Sears, Citicorp Credit Services/Attn: Centraliz, Po Box 790040, Saint Louis, MO 63179-0040
517290140	+ EDI: CITICORP.COM	Feb 16 2023 01:39:00	Citibank, N.A., 701 East 60th Street North, Sioux Falls, SD 57104-0432
518102232	+ EDI: CITICORP.COM	Feb 16 2023 01:39:00	Citibank, NA, 6716 Grade Ln Blg 9, STE 910-PY Dept, Louisville, KY 40213-3410

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517089099	+ EDI: CITICORP.COM	Feb 16 2023 01:39:00	Visa Dept Store National Bank/Macy's, Attn: Bankruptcy, Po Box 8053, Mason, OH 45040
517113425	EDI: DISCOVER.COM	Feb 16 2023 01:39:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
517089079	+ EDI: DISCOVER.COM	Feb 16 2023 01:39:00	Discover Financial, Po Box 3025, New Albany, OH 43054-3025
517089078	EDI: IRS.COM	Feb 16 2023 01:39:00	DEPARTMENT OF THE TREASURY, INTERNAL REVENUE SERVICE, PO BOX 9052, Andover, MA 01810
517089074	EDI: JPMORGANCHASE	Feb 16 2023 01:39:00	Chase Card, Attn: Correspondence Dept, Po Box 15298, Wilmington, DE 19850
518268889	+ Email/Text: LC-Bankruptcy-RF@loancare.net	Feb 15 2023 20:43:00	LoanCare, LLC, P.O. Box 8068, Virginia Beach, VA 23450-8068
518268890	+ Email/Text: LC-Bankruptcy-RF@loancare.net	Feb 15 2023 20:43:00	LoanCare, LLC, P.O. Box 8068, Virginia Beach, VA 23450, LoanCare, LLC, P.O. Box 8068, Virginia Beach, VA 23450-8068
517089092	Email/Text: Bankruptcy.Notices@pnc.com	Feb 15 2023 20:42:00	PNC, PO BOX 856177, Louisville, KY 40285-6177
517089094	Email/Text: Bankruptcy.Notices@pnc.com	Feb 15 2023 20:42:00	PNC BANK, PO BOX 856177, Louisville, KY 40285-6177
517167273	Email/Text: Bankruptcy.Notices@pnc.com	Feb 15 2023 20:42:00	PNC Bank, NA, 3232 Newmark Drive, Miamisburg, OH 45322
517259509	Email/Text: Bankruptcy.Notices@pnc.com	Feb 15 2023 20:42:00	PNC Bank, National Association, PO Box 94982, Cleveland, OH 44101
517089095	Email/Text: Bankruptcy.Notices@pnc.com	Feb 15 2023 20:42:00	PNC MORTGAGE, PO BOX 8703, Dayton, OH 45401
517280969	EDI: PRA.COM	Feb 16 2023 01:39:00	Portfolio Recovery Associates, LLC, c/o Sears Mastercard, POB 41067, Norfolk VA 23541
517281916	EDI: Q3G.COM	Feb 16 2023 01:39:00	Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
517240540	+ EDI: CITICORP.COM	Feb 16 2023 01:39:00	STAPLES CREDIT PLAN, DEPT. 51 - 7816202971, PO BOX 78004, PHOENIX,AZ 85062-8004
517089096	+ EDI: RMSC.COM	Feb 16 2023 01:39:00	Syncb/care Credit, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
517292071	+ EDI: RMSC.COM	Feb 16 2023 01:39:00	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021
517089097	+ EDI: RMSC.COM	Feb 16 2023 01:39:00	Synchrony Bank/Lowes, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
517089098	+ EDI: RMSC.COM	Feb 16 2023 01:39:00	Synchrony Bank/Old Navy, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060

TOTAL: 30

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
517089071	*P++	AMERICAN HONDA FINANCE, P O BOX 168088, IRVING TX 75016-8088, address filed with court., AMERICAN HONDA FINANCE, PO BOX 168088, Irving, TX 75016
517089072	*P++	AMERICAN HONDA FINANCE, P O BOX 168088, IRVING TX 75016-8088, address filed with court., AMERICAN HONDA FINANCE, PO BOX 168088, Irving, TX 75016

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517089082	*+	JACQUELINE EICHMANN, 55 EAST OAK AVE., Moorestown, NJ 08057-2537
517089083	*+	JACQUELINE EICHMANN, 55 EAST OAK AVE., Moorestown, NJ 08057-2537
517089085	*+	JOHN EICHMANN, PC, 212 HADDON AVE., Collingswood, NJ 08108-1124
517089086	*+	JOHN EICHMANN, PC, 212 HADDON AVE., Collingswood, NJ 08108-1124
517089087	*+	JOHN EICHMANN, PC, 212 HADDON AVE., Collingswood, NJ 08108-1124
517089088	*+	JOHN EICHMANN, PC, 212 HADDON AVE., Collingswood, NJ 08108-1124
517089089	*+	JOHN EICHMANN, PC, 212 HADDON AVE., Collingswood, NJ 08108-1124
517089090	*+	JOHN EICHMANN, PC, 212 HADDON AVE., Collingswood, NJ 08108-1124

TOTAL: 0 Undeliverable, 10 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 17, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 15, 2023 at the address(es) listed below:

Name	Email Address
Christian Del Toro	on behalf of Creditor PNC Bank National Association cdeltoro@cdeltorolaw.com bky@martonelaw.com
Daniel McCormack	on behalf of Debtor JOHN J. EICHMANN d.mccormacklaw@verizon.net
Denise E. Carlon	on behalf of Creditor Ditech Financial LLC dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Dennis P Uhlmann, Jr	on behalf of Creditor PNC Bank National Association bky@martonelaw.com Bky@martonelaw.com
Frank J Martone	on behalf of Creditor PNC Bank National Association bky@martonelaw.com
Harold N. Kaplan	on behalf of Creditor LoanCare LLC hkaplan@rasnj.com, kimwilson@raslg.com
Isabel C. Balboa	ecfmail@standingtrustee.com summarymail@standingtrustee.com
Isabel C. Balboa	on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com
Kevin Gordon McDonald	on behalf of Creditor Ditech Financial LLC kmcdonald@blankrome.com bkgroup@kmlawgroup.com
Marisa Myers Cohen	on behalf of Creditor LoanCare LLC nj-ecfmail@mwc-law.com, jhillier@mwc-law.com
Sindi Mncina	on behalf of Creditor LoanCare LLC smncina@raslg.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 12